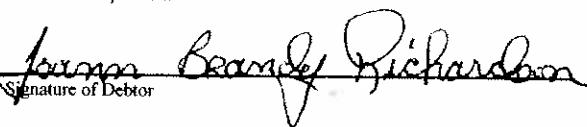


United States Bankruptcy Court Northern District of Illinois, Eastern Division		Voluntary Petition																															
Name of Debtor (if individual, enter Last, First, Middle): Richardson Joann Brandy		Name of Joint Debtor (Spouse) (Last, First, Middle):																															
All Other Names Used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names Used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																															
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): 340-82-3174		Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all):																															
Street Address of Debtor (No. and Street, City, and State): 9116 South Wentworth Street Chicago, IL <div style="text-align: right; margin-right: 10px;">60620</div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right; margin-right: 10px;">_____</div>																															
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business:																															
Mailing Address of Debtor (if different from street address): <div style="text-align: right; margin-right: 10px;">_____</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; margin-right: 10px;">_____</div>																															
Location of Principal Assets of Business Debtor (if different from street address above): <div style="text-align: right; margin-right: 10px;">_____</div>																																	
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <div style="margin-top: 20px;">(Check one box)</div>	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																															
		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) <input checked="" type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owned to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																															
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY																															
Estimated Number of Creditors <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">1-</td> <td style="width: 10%;">50-</td> <td style="width: 10%;">100-</td> <td style="width: 10%;">200-</td> <td style="width: 10%;">1,000-</td> <td style="width: 10%;">5,001-</td> <td style="width: 10%;">10,001-</td> <td style="width: 10%;">25,001-</td> <td style="width: 10%;">50,001-</td> <td style="width: 10%;">Over</td> </tr> <tr> <td>49</td> <td>99</td> <td>199</td> <td>999</td> <td>5,000</td> <td>10,000</td> <td>25,000</td> <td>50,000</td> <td>100,000</td> <td>100,000</td> </tr> <tr> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>		1-	50-	100-	200-	1,000-	5,001-	10,001-	25,001-	50,001-	Over	49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000	<input checked="" type="checkbox"/>	<input type="checkbox"/>										
1-	50-	100-	200-	1,000-	5,001-	10,001-	25,001-	50,001-	Over																								
49	99	199	999	5,000	10,000	25,000	50,000	100,000	100,000																								
<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>																								
Estimated Assets <input checked="" type="checkbox"/> \$0 to \$10,000 <input type="checkbox"/> \$10,000 to \$100,000 <input type="checkbox"/> \$100,000 to \$1 million <input type="checkbox"/> \$1 million to \$100 million <input type="checkbox"/> \$100 million to More than \$100 million.																																	
Estimated Liabilities <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,000 to \$100,000 <input type="checkbox"/> \$100,000 to \$1 million <input type="checkbox"/> \$1 million to \$100 million <input type="checkbox"/> \$100 million to More than \$100 million.																																	

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Richardson, Joann Brandy	
Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed:	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A		Exhibit B	
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.)	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b).	
		X	Signature of Attorney for Debtor(s)
		Date	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue			
(Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Statement by a Debtor Who Resides as a Tenant of Residential Property			
(Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
(Name of landlord that obtained judgment)			
(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgement for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

(Official Form 1)(04/07)

FORM BI, Page 3

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Richardson, Joann Brandy
Signatures		
Signature(s) of Debtor(s) (Individual/Joint) <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p> X _____ Signature of Debtor </p> <p>X _____ Signature of Joint Debtor 770-629-4712 Telephone Number (If not represented by attorney)</p> <p>Date 11-19-07</p>		Signature of a Foreign Representative <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>
Signature of Attorney <p>X _____ Signature of Attorney for Debtor(s)</p> <p>_____ Printed Name of Attorney for Debtor(s)</p> <p>_____ Firm Name</p> <p>_____ Address</p> <p>_____ Telephone Number</p> <p>_____ Date</p>		Signature of Non-Attorney Bankruptcy Petition Preparer <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notice and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p>X _____ _____</p> <p>_____ Date</p> <p>_____ Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>_____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>_____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>_____ A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>
Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date		

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In Re: Richardson, Joann Brandy

Case No. _____

Debtor

(if known)

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1			
B - Personal Property	Yes	5	\$1,995.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1			
E - Creditors Holding Unsecured Priority Claims	Yes	1			
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		\$35,741.96	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,038.76
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$2,374.00
TOTAL		23	\$1,995.00	\$35,741.96	

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In Re: Richardson, Joann Brandy

Case No. _____

Debtor

(if known)

Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)(whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	\$0.00

State the following:

Average Income (from Schedule I, Line 16)	2,038.76
Average Expenses (from Schedule J, Line 18)	2,374.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,888.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" COLUMN		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column.		00
4. Total from Schedule F		\$35,741.96
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$35,741.96

DECLARATION CONCERNING DEBTOR(S) SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 23 sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief.

Date

Signature of Debtor

Date

Signature of Joint Debtor (if any)

* * * * *

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, address, and social security number of the officer, principal, responsible person or partner who signs this document.

Address

Joann Brandy Richardson
Signature of Bankruptcy Petition Preparer

11-19-07
Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

* * * * *

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary of schedules, consisting of sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date

Signature of Authorized Individual

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

In Re: Richardson, Joann Brandy

Case No.

Debtor

(if known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	Amount of Secured Claim
None				
Total				

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the same case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state the person's name and address under "Description and Location of Property". In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child".

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
1. Cash on hand.	<input checked="" type="checkbox"/>			
2. Checking, savings or other financial accounts, CD's, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses or cooperatives.	<input checked="" type="checkbox"/>			
3. Security deposits with public utilities, telephone companies, landlords, and others.	<input checked="" type="checkbox"/>			
4. Household goods and furnishings, audio, video, and computer equipment.	<input type="checkbox"/>	Couch, Living Room Table, Television, 2 Lamps, Kitchen Table, 4 Chairs, Children's Beds, Adult Bed		895.00

Type of Property	Debtor	Description and Location of Property	(if known)	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
				None	
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<input type="checkbox"/>	Children's Books, School Books, Family Pictures.			350.00
6. Wearing apparel.	<input type="checkbox"/>	Children's clothes, Dresses, Shoes, Pants, Skirts, Jackets, Winter Coats			750.00
7. Furs and jewelry.	<input checked="" type="checkbox"/>				
8. Firearms and sports, photographic, and other hobby equipment.	<input checked="" type="checkbox"/>				
9. Interests in insurance policies. Name insurance company of each policy and surrender or refund value of each.	<input checked="" type="checkbox"/>				
10. Annuities. Itemize and name each issuer.	<input checked="" type="checkbox"/>				
11. Interests in an education IRA as defined 26 U.S.C. § 530(b)(1) or under a qualified tuition plan as defined in 26 U.S.C. § Give particulars.	<input checked="" type="checkbox"/>				
12. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<input checked="" type="checkbox"/>				

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	(if known)
				Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	<input checked="" type="checkbox"/>			
14. Interests in partnerships or joint ventures. Itemize.	<input checked="" type="checkbox"/>			
15. Government and corporate bonds and negotiable and non-negotiable instruments.	<input checked="" type="checkbox"/>			
16. Accounts receivable.	<input checked="" type="checkbox"/>			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<input checked="" type="checkbox"/>			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	<input checked="" type="checkbox"/>			
19. Equitable or future interest, life estates, rights or powers exercisable for the benefit of the debtor other than those listed in Schedule - Real Property.	<input checked="" type="checkbox"/>			
20. Contingent and noncontingent interests in real estate of a decedent, death benefit plan, life insurance policy, or trust.	<input checked="" type="checkbox"/>			

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	(if known)
				Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
21. Other contingent or unliquidated claims every nature, including tax refunds, counter-claims of the debtor, and rights to setoff Give estimated value of each.	<input checked="" type="checkbox"/>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<input checked="" type="checkbox"/>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<input checked="" type="checkbox"/>			
24. Customer lists or other compilations containing personally identifiable provided to the debtor by individuals in connection with obtaining a product or from the debtor primarily for personal, . . .	<input checked="" type="checkbox"/>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	<input checked="" type="checkbox"/>			
26. Boats, motors, and accessories.	<input checked="" type="checkbox"/>			
27. Aircraft and accessories.	<input checked="" type="checkbox"/>			
28. Office equipment, furnishings, and supplies.	<input checked="" type="checkbox"/>			

In Re: Richardson, Joann Brandy

Case No. _____

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	(if known)	
				Current Market Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	
29. Machinery, fixtures, equipment, and supplies used in business.	<input checked="" type="checkbox"/>				
30. Inventory.	<input checked="" type="checkbox"/>				
31. Animals.	<input checked="" type="checkbox"/>				
32. Crops - growing or harvested. Give particulars.	<input checked="" type="checkbox"/>				
33. Farming equipment and implements.	<input checked="" type="checkbox"/>				
34. Farm supplies, chemicals, and feed.	<input checked="" type="checkbox"/>				
35. Other personal property of any kind not already listed, such as season tickets. Itemize.	<input checked="" type="checkbox"/>				
				Total	\$1,995.00

In Re: Richardson, Joann Brandy

Case No. _____

Debtor

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

Check if debtor claims a homestead exemption that exceeds
\$136,875.

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Couch, Living Room Table, Television, 2 Lamps, Kitchen Table, 4 Chairs, Children's Beds, Adult Bed	11 USC § 522 (d)(3)	895.00	895.00
Children's Books, School Books, Family Pictures,	11 USC § 522 (d)(3)	350.00	350.00
Children's clothes, Dresses, Shoes, Pants, Skirts, Jackets, Winter Coats	11 USC § 522 (d)(3)	750.00	750.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Account Number:	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			VALUE \$					
Account Number:	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			VALUE \$					
Account Number:	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
			VALUE \$					
Subtotal (Total of this page)				\$0.00	\$0.00			
Total (Use only on last page)								
				(Report also on Summary of Schedules.)		(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)		

In Re: Richardson, Joann Brandy

Case No. _____

Debtor

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In Re: Richardson, Joann Brandy

Case No. _____

Debtor

(if known)

 Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 Deposits by individuals

Claims of individuals up to \$2,425* deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTR, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In Re: Richardson, Joann Brandy

Case No. _____

Debtor

(if known)

Type of Priority

Creditor's Name and Mailing Address Including Zip Code	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Total Amount of Claim	Amount Entitled to Priority	Amount Not Entitled to Priority, If Any
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>			
Subtotal (Total of this page)							\$0.00	\$0.00	\$0.00
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)									
Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)									

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
30077491825510	<input type="checkbox"/>	02/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	806.23
Asset Acceptance Corp LLC Marshall Fields P.O. Box 2036 Warren, MI 48090						
3309111443601 / 09006248	<input type="checkbox"/>	03/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	475.73
Cavalry Portfolio Services, LLC AT&T P.O. Box 27288 Tempe, AZ 85282-7288						
7000735050	<input type="checkbox"/>	05/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	180.00
City of Chicago Department of Revenue P.O. Box 88298 Chicago, IL 60680-1298						
0049040023	<input type="checkbox"/>	05/2006	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	100.00
City of Chicago Department of Revenue P.O. Box 88292 Chicago, IL 60680-1292						

Subtotal \$1,561.96

Total

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

Official Form 6F (04/07)

In Re: Richardson, Joann Brandy

Case No. _____

Debtor		(if known)				
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
0049264471 City of Chicago Department of Revenue C/O Arnold Scott Harris, P.C. 600 West Jackson Blvd, Suite 720 Chicago, IL 60661	<input type="checkbox"/>	01/2006	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	250.00
0038129665 City of Chicago Department of Revenue C/O Arnold Scott Harris, P.C. 600 West Jackson Blvd, Suite 720 Chicago, IL 60661	<input type="checkbox"/>	04/2002	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	250.00
0047634667 City of Chicago Department of Revenue C/O Arnold Scott Harris, P.C. 600 West Jackson Blvd, Suite 720 Chicago, IL 60661	<input type="checkbox"/>	03/2005	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	180.00
9057313219 City of Chicago Department of Revenue C/O Arnold Scott Harris, P.C. 600 West Jackson Blvd, Suite 720 Chicago, IL 60661	<input type="checkbox"/>	12/2005	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	100.00
0048603170 City of Chicago Department of Revenue C/O Arnold Scott Harris, P.C. 600 West Jackson Blvd, Suite 720 Chicago, IL 60661	<input type="checkbox"/>	10/2005	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	150.00
00716033 City of Chicago Ems 33589 Treasury Ctr Chicago, IL 60694	<input type="checkbox"/>	08/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	441.00
031200001849307 / G-8045434 ER Solutions Washington Mutual Bank ATTN: Recovery Payments P.O. Box 201079, STA2LOC Stockton, CA 95290	<input type="checkbox"/>	08/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	430.12
Subtotal						\$1,801.12
Total						
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

In Re: Richardson, Joann Brandy

Case No. _____

Debtor	(if known)						
	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Creditor's Name and Mailing Address Including Zip Code, and Account Number							
0015873404 First National Collection Bureau, Inc. NCO Financial Systems SBC 610 Waltham Way Sparks, NV 89434	<input type="checkbox"/>		08/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	717.14
535903561 Harris & Harris LTD Advocate Christ MedicalCenter 600 West Jackson Blvd Suite 400 Chicago, IL 60661	<input type="checkbox"/>		02/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	75.00
1055056 / 55056 Honor Finance 1563 Sherman Ave Evanston, IL. 60201	<input type="checkbox"/>		7/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	8064.88
V00016890758 Little Company of Mary Hospital and Health Care Cneters 2800 W. 95th Street Evergreen Park, IL 60805-2701	<input type="checkbox"/>		08/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	75.00
8533260070 NIPSCO Utility P.O. Box 13013 Merrillville, IN 46411-3013	<input type="checkbox"/>		06/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	148.16
51825674 / 07181942 National Action Financial Services, Inc. Cavalrly Portfilio Sprint P.O. Box 9027 Williamsville, NY 14231-9027	<input type="checkbox"/>		10/2006	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	255.77
65454000004 Nicor Gas 1844 Ferry Road Naperville, IL 60563	<input type="checkbox"/>		3/2002	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	831.90
				Subtotal	\$10,167.85		
				Total			
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Official Form 6F (04/07)

In Re: Richardson, Joann Brandy

Case No.

Debtor	(if known)						
	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
6141205 / 2014979306168 OSI Collection Services Inc. Evanston Northwestern Healthcare P.O. Box 959 Brookfield, WI 53008-0959	<input type="checkbox"/>		12/2006	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	232.80
6500045821402 People's Gas Chicago, IL. 60687-0001	<input type="checkbox"/>		3/2006	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2586.36
8012226609 Portfolio Recovery Associates LLC Arrow Financial Services LLC/Charter One P.O. Box 12914 Norfolk, VA 23541	<input type="checkbox"/>		08/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	323.00
97915006 Seventh Avenue P.O. Box 2819 Monroe, WI 53566-8019	<input type="checkbox"/>		10/2006	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	188.73
372787789 / 12440447 Superior Asset Inc. T-Mobile P.O. Box 4339 Ft. Walton Beach, FL 32549-4339	<input type="checkbox"/>		09/2006	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	573.86
45HO4-0704-PL-1534 The Law Office of Robert H Sorge Hammond City Court 6243 Hohman Avenue Hammond, IN 46324	<input type="checkbox"/>		05/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	150.00
416767 Torres Collection Agency Com Ed P.O. 189 Carlisle, PA. 17013	<input type="checkbox"/>		2/2002	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	831.86
Subtotal							\$4,886.61
Total							
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

In Re: Richardson, Joann Brandy

Case No.

Debtor	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	(if known)			Amount of Claim
				Contingent	Unliquidated	Disputed	
Creditor's Name and Mailing Address Including Zip Code, and Account Number							
0178792699039 Truelogic Financial Corporaton MRC Receivables Corp Sears P.O. Box 4387 Englewood, CO 80155-4387	<input type="checkbox"/>		11/2006	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1159.35
Webb Chevrolet 12395 First America Poway, CA 92064	<input type="checkbox"/>		01/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2100.00
936001704 Seventh Avenue 1112 7th Ave Monroe, WI 53566	<input type="checkbox"/>		08/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	299.00
AFS ASSIG 24346392 Capital Management Services LP Arrow Financial Services AFS Assignee of First Premier 5996 W. Touhy Ave Niles, IL 60714-4610	<input type="checkbox"/>		01/2004	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	514.65
AFS Assig 1957 Arrow Financial Services 8589 Aero Drive #600 San Diego, CA 62123	<input type="checkbox"/>		06/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	359.00
3GSO LVNV Funding P.O. Box 740281 Houston, TX 77274	<input type="checkbox"/>		09/2006	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	609.00
14632983 Alliance One NIPSCO Angola 090 1684 Woodlands Dr. 15 Maumee, OH 43537	<input type="checkbox"/>		07/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	148.00
				Subtotal			\$5,189.00
				Total			
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

Official Form 6F (04/07)

In Re: Richardson, Joann Brandy

Case No. _____

Debtor		(if known)					
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor <input type="checkbox"/>	Husband, Wife, Joint or Community <input type="checkbox"/>	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent <input type="checkbox"/>	Unliquidated <input type="checkbox"/>	Disputed <input type="checkbox"/>	Amount of Claim
8012226609 Portfolio Recovery Arrow Financial Services LLC 287 Independence Virginia Beach, VA 23462	<input type="checkbox"/>	<input type="checkbox"/>	05/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	323.00
15873404 NCO Financial /22 SBC 507 Prudential Road Horsham, PA 19044	<input type="checkbox"/>	<input type="checkbox"/>	04/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	717.00
RD3403NMG Medical Business Bureau Med 1 North Shore Medical Group 1460 Renaissance D 400 Park Ridge, IL 60068	<input type="checkbox"/>	<input type="checkbox"/>	03/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	462.00
205886 Harris & Harris 10 Peoples Gas 600 W. Jackson Blvd Suite 400 Chicago, IL 60661	<input type="checkbox"/>	<input type="checkbox"/>	03/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	2506.00
17270637 United Collect Bur Inc. West Side Emergency Phys LLP 5620 Southwyck Blv Toledo, OH 43614	<input type="checkbox"/>	<input type="checkbox"/>	09/2006	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	805.00
9006248 Cavalry Portfolio Service AT&T 7 Skyline Drive 3rd FL Hawthorne, NY 10532	<input type="checkbox"/>	<input type="checkbox"/>	03/2006	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	476.00
7181942 Cavalry Portfolio Services, LLC Sprint PCS P.O. Box 27288 Tempe, AZ 85282-7288	<input type="checkbox"/>	<input type="checkbox"/>	12/2005	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	256.00
Subtotal							\$5,545.00
Total							
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

In Re: Richardson, Joann Brandy

Case No.

Debtor	(if known)							
	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim	
Creditor's Name and Mailing Address Including Zip Code, and Account Number								
416767 Torres Credit Commonwealth Edison 27 Fairview St 301 Carlisle, PA 17015	<input type="checkbox"/>		09/2005	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	832.00	
4150370005717530 MCI 22001 Loudoun County Prkway. Ashburn, VA 20147	<input type="checkbox"/>		08/2005	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	84.00	
1249401025 Credit Protection Assoc. Comcast 13355 Noel Road Dallas, TX 75240	<input type="checkbox"/>		07/2005	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	330.00	
21738604 Americollect Inc 814 S. 8th St Manitowoc, WI 54220	<input type="checkbox"/>		04/2004	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	183.00	
4234623815 Sprint Cavalry Portfolio Services P.O. Box 219554 Kansas City, MO 64121-9554	<input type="checkbox"/>		02/2004	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	255.77	
14768 RMI/MSCI City of Aurora 3348 Ridge Rd Lansing, IL 60438	<input type="checkbox"/>		10/2003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	87.00	
5490676 MRSI Good Samaritan Hospital 2250 E. Devon Ave 352 Des Plaines, IL 60018	<input type="checkbox"/>		04/2003	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	539.00	
				Subtotal			\$2,310.77	
				Total				
				(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				

In Re: Richardson, Joann Brandy

Case No. _____

Debtor		(if known)				
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent <input type="checkbox"/>	Unliquidated <input type="checkbox"/>	Disputed <input type="checkbox"/>	Amount of Claim
221491290800 Dependon Collection Se Salud Family Center 120 W 22nd Street 360 Oak Brook, IL 60523	<input type="checkbox"/>	05/2002	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	55.00
2546671 Alliance One Commonwealth Edison Exelon Res 1684 Woodlands Dr. 15 Maumee, OH 43537	<input type="checkbox"/>	01/2002	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	349.00
541050841 Credit Protection Assoc. AT&T Broadband 1355 Noel Road Dallas, TX 75240	<input type="checkbox"/>	06/2001	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	577.00
6M1718817 Romero Carlos Dailey Center 55 West Randolph Street Chicago, IL. 60601	<input type="checkbox"/>	08/2006	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1600.00
ISC028402 Milwaukee Small Claims Court Wisconsin Electric Power Co 901 N. 9th Street Milwaukee, WI 53233	<input type="checkbox"/>	11/2001	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	813.00
3135 U-Haul Center of Alsip 11888 South Cicero Ave. Alsip, IL. 60803	<input type="checkbox"/>	7/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	527.85
C2379875 Sheaffer Investments Attn: Wayne Sheaffer Creditors' Alliance 322 Littlejohn Dr. Schererville, IN. 46375-1805	<input type="checkbox"/>	6/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	177.80
Subtotal						\$4,099.65
Total						
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

Debtor	(if known)						
	Codebtor	Husband, Wife, Joint or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Creditor's Name and Mailing Address Including Zip Code, and Account Number			5/2007	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	180.00
7000735050	<input type="checkbox"/>						
Chicago Department of Revenue c/o Aronld Scott Harris P.C. 600 West Jackson Blvd. Suite 720 Chicago, IL 60680-5625							
Account Number:	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Account Number:	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Account Number:	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Account Number:	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Account Number:	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Account Number:	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Account Number:	<input type="checkbox"/>			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Subtotal							\$180.00
Total							\$35,741.96
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

In Re: Richardson, Joann Brandy

Case No. _____

Debtor

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential Real Property. State Contract Number of Any Government Contract

In Re:

Richardson, Joann Brandy

Case No.

Debtor

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

 Check this box if debtor has no codebtors.

Name and Mailing Address of Codebtor	Name and Mailing Address of Creditor

In Re: Richardson, Joann Brandy

Case No.

Debtor

(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status: Single	DEPENDENTS OF DEBTOR AND SPOUSE		
	RELATIONSHIP(S): Son Son Daughter	AGE(S): 12 10 7 months	
Employment:	DEBTOR	SPOUSE	
Occupation	Instrument Tech		
Name of Employer	AMR Nursing		
How Long Employed	3 months		
Address of Employer	1033 Skokie Blvd. Suite # 360 North Brook, IL. 60062		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$ 2,888.00	\$	
2. Estimated monthly overtime	\$ 0.00	\$	
3. SUBTOTAL	\$ 2,888.00	\$	0.00
4. LESS PAYROLL DEDUCTIONS			
a. Payroll taxes and social security	\$ 506.04	\$	
b. Insurance	\$ 343.20	\$	
c. Union dues	\$ 0.00	\$	
d. Other (Specify):	\$ 0.00	\$	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 849.24	\$	0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,038.76	\$	0.00
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ 0.00	\$	
8. Income from real property	\$ 0.00	\$	
9. Interest and dividends	\$ 0.00	\$	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$	
11. Social security or other government assistance (Specify): None	\$ 0.00	\$	
12. Pension or retirement income	\$ 0.00	\$	
13. Other monthly income (Specify: None)	\$ 0.00	\$	
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$	0.00
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,038.76	\$	0.00
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 2,038.76	\$	

(Report also on Summary of Schedules and, if applicable,
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
Hours are getting cut back in December.

In Re: Richardson, Joann Brandy
Debtor

Case No.

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	850.00
a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
2. Utilities: a. Electricity and heating fuel	\$	215.00
b. Water and sewer	\$	0.00
c. Telephone	\$	79.00
d. Other Grooming, Child Care, Baby Care	\$	550.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	350.00
5. Clothing	\$	70.00
6. Laundry and dry cleaning	\$	40.00
7. Medical and dental expenses	\$	70.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renters	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other None	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	0.00
Specify None		
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other None	\$	0.00
c. Other None	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other None	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,374.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
1. Increase or decrease in		

STATEMENT OF MONTHLY NET INCOME

STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	2,038.76
b. Average monthly expenses from Line 18 above	\$	2,374.00
c. Monthly net income (a. minus b.)	\$	-335.24

FORM 7. STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child". See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None", mark the box labeled "None". additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

None 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
(2005) Unemployed	None
(2006) \$21,057.21	Employment

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

3. Payments to creditors

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, [except for a debt on account of a domestic support obligation,] made within 90 days immediately preceding the commencement of this case. Indicate with an * any payments that were made to the creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None b. Debtor whose debts are not primarily consumer debts: List all payments or other transfer to any creditor aggregating more than \$5,475 in value made within 90 days immediately preceding the commencement of case. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
------------------------------	------------------------------	-----------------------------------	--------------------

None c. All debtors: List all payment made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

None b. Describe all property that has been attached, seized or sold under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF ASSIGNMENT
OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIAN

NAME AND LOCATION OF COURT
CASE TITLE & NUMBER

DATE OF ORDER

DESCRIPTION AND
VALUE OF PROPERTY

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMD AND ADDRESS OF TRANSFERREE.
RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE

AMOUNT OF MONEY OR DESCRIPTION AND VALUE
OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF
SALE OR CLOSING

12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository	Names and Addresses of those with Access to Box or Depository	Description of Contents	Date of Transfer or Surrender, if any
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13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Date of Setoff	Amount of Setoff
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14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

Name and Address of Owner	Description and Value of Property	Location of Property
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15. Prior address of debtor

None a. Individual debtor(s): If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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None b. All other debtors: If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
---------	-----------	--------------------

16. Spouses and former spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

17. Environmental information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was a self-employed in a trade, profession, or other activity either full- or part-time within the six-years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME, ADDRESS, LAST FOUR DIGITS OF SOC. SEC. NO.
COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

NATURE OF BUSINESS

BEGINNING AND
ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of this debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME AND ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date of Inventory	Inventory Supervisor	Amount of Inventory (Specify cost, market or other basis)
-------------------	----------------------	--

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESS OF CUSTODIAN OF INVENTORY RECORDS
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21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Name and Address	Nature of Interest	Percentage of Interest
------------------	--------------------	------------------------

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

Name and Address	Title	Nature and Percentage of Stock Ownership
------------------	-------	---

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

Name and Address

Date of Withdrawal

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

Name and Address of Recipient,

Amount of Money

24. Tax consolidation group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of this case.

Name of Parent Corporation

Taxpayer Identification Number

25. Pension funds

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of this case.

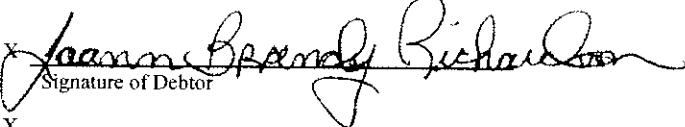
[If completed by an individual or individual and spouse.]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

11-19-07

Date

Date


X _____
Signature of Debtor

X _____

Signature of Joint Debtor (if any)

[If completed on behalf of a bankruptcy petition preparer]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date

X _____

Signature of Bankruptcy Petition Preparer

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date

X _____

Signature of Authorized Individual

Printed Name and Title

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In Re: Richardson, Joann Brandy
Debtor

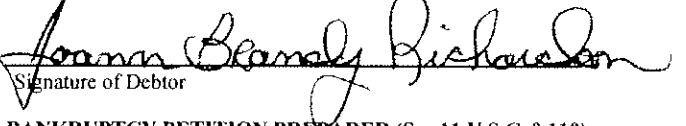
Case No. _____
(if known)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
 I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
 I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)			

11-19-07

x 
Signature of Debtor

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, address, and social security number of the officer, principal, responsible person or partner who signs this document.

Address

X

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

In Re:

Richardson, Joann Brandy

Case No.

Debtor

(if known)

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

STATEMENT
Pursuant to Rule 2016(b)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that the compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with this bankruptcy case is as follows:

For legal services, I have agreed to accept	\$
Prior to the filing of this statement I have received	\$
Amount of filing fee in this case paid	\$
Balance Due	\$

2. The source of the compensation paid to me was:

Debtor(s) Other (Specify:)

3. The source of the compensation to be paid to me is:

Debtor(s) Other (Specify:)

4. I have not agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm.

I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

Analysis of the debtor(s) financial situation, and rendering advice to the debtor(s) in determining whether to file a petition in bankruptcy under title 11 of the United States Code.
 Preparation and filing of any petition, schedules, statements, and plan which may be required.
 Representation of the debtor(s) at the meeting of creditors.
 Negotiation of reaffirmation or surrender of secured collateral.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date

Signature of Attorney

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In Re: Richardson, Joann Brandy
Debtor

Case No. _____
(if known)

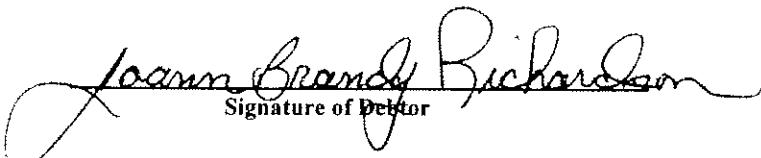
VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under
penalty of perjury that the attached Master Mailing List of creditors, consisting of 5 sheet(s) is
complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy
Rules and I/we assume all responsibility for errors and omissions.

11-19-07

Date

Signature of Attorney


Joann Brandy Richardson
Signature of Debtor

Signature of Joint Debtor (if any)

Signature of Authorized Individual

Alliance One
Commonwealth Edison
1684 Woodlands Dr. 15
Maumee, OH 43537

Alliance One
NIPSCO Angola 090
1684 Woodlands Dr. 15
Maumee, OH 43537

Americollect Inc
814 S. 8th St
Manitowoc, WI 54220

Arrow Financial Services
8589 Aero Drive #600
San Diego, CA 62123

Asset Acceptance Corp LLC
Marshall Fields
P.O. Box 2036
Warren, MI 48090

Capital Management Services LP
Arrow Financial Services
AFS Assignee of First Premier
5996 W. Touhy Ave
Niles, IL 60714-4610

Cavalry Portfolio Service
AT&T
7 Skyline Drive 3rd FL
Hawthorne, NY 10532

Cavalry Portfolio Services, LLC
AT&T
P.O. Box 27288
Tempe, AZ 85282-7288

Cavalry Portfolio Services, LLC
Sprint PCS
P.O. Box 27288
Tempe, AZ 85282-7288

Chicago Department of Revenue
c/o Arnold Scott Harris P.C.
600 West Jackson Blvd. Suite 720
Chicago, IL 60680-5625

City of Chicago
Department of Revenue
P.O. Box 88298
Chicago, IL 60680-1298

City of Chicago
Department of Revenue
P.O. Box 88292
Chicago, IL 60680-1292

City of Chicago Department of Revenue
c/o Arnold Scott Harris, P.C.
600 West Jackson Blvd, Suite 720
Chicago, IL 60661

City of Chicago Department of Revenue
C/O Arnold Scott Harris, P.C.
600 West Jackson Blvd, Suite 720
Chicago, IL 60661

City of Chicago Department of Revenue
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Chicago, IL 60661

City of Chicago Department of Revenue
C/O Arnold Scott Harris, P.C.
600 West Jackson Blvd, Suite 720
Chicago, IL 60661

City of Chicago Ems
33589 Treasury Ctr
Chicago, IL 60694

Credit Protection Assoc.
AT&T Broadband
1355 Noel Road
Dallas, TX 75240

Credit Protection Assoc.
Comcast
13355 Noel Road
Dallas, TX 75240

Dependon Collection Se
Salud Family Center
120 W 22nd Street 360
Oak Brook, IL 60523

ER Solutions
Washington Mutual Bank
ATTN: Recovery Payments
P.O. Box 201079, STA2LOC
Stockton, CA 95290

First National Collection Bureau, Inc.
NCO Financial Systems
SBC
610 Waltham Way
Sparks, NV 89434

Harris & Harris
Peoples Gas
600 W. Jackson Blvd
Suite 400
Chicago, IL 60661

Harris & Harris LTD
Advocate Christ Medical Center
600 West Jackson Blvd
Suite 400
Chicago, IL 60661

Honor Finance
1563 Sherman Ave
Evanston, IL. 60201

LVNV Funding
P.O. Box 740281
Houston, TX 77274

**Little Company of Mary Hospital
and Health Care Centers**
2800 W. 95th Street
Evergreen Park, IL 60805-2701

MCI
22001 Loudoun County Parkway.
Ashburn, VA > 20147

MRSI
Good Samaritan Hospital
2250 E. Devon Ave 352
Des Plaines, IL 60018

Medical Business Bureau
Med 1 North Shore Medical Group
1460 Renaissance D 400
Park Ridge, IL 60068

Milwaukee Small Claims Court
Wisconsin Electric Power Co
901 N. 9th Street
Milwaukee, WI 53233

NCO Financial /22
SBC
507 Prudential Road
Horsham, PA 19044

NIPSCO Utility
P.O. Box 13013
Merrillville, IN 46411-3013

National Action Financial Services, Inc.
Cavalry Portfolio
Sprint
P.O. Box 9027
Williamsville, NY 14231-9027

Nicor Gas
1844 Ferry Road
Naperville, IL 60563

OSI Collection Services Inc.
Evanston Northwestern Healthcare
P.O. Box 959
Brookfield, WI 53008-0959

People's Gas
Chicago, IL. 60687-0001

Portfolio Recovery
Arrow Financial Services LLC
287 Independence
Virginia Beach, VA 23462

Portfolio Recovery Associates LLC
Arrow Financial Services LLC/Charter One
P.O. Box 12914
Norfolk, VA 23541

RMI/MSCI
City of Aurora
3348 Ridge Rd
Lansing, IL 60438

Romero Carlos
Dailey Center
55 West Randolph Street
Chicago, IL. 60601

Seventh Avenue
1112 7th Ave
Monroe, WI 53566

Seventh Avenue
P.O. Box 2819
Monroe, WI 53566-8019

Sheaffer Investments
Attn: Wayne Sheaffer
Creditors' Alliance
322 Littlejohn Dr.
Schererville, IN. 46375-1805

Sprint
Cavalry Portfolio Services
P.O. Box 219554
Kansas City, MO 64121-9554

Superior Asset Inc.
T-Mobile
P.O. Box 4339
Ft. Walton Beach, FL 32549-4339

**The Law Office of Robert H Sorge
Hammond City Court
6243 Holman Avenue
Hammond, IN 46324**

**Torres Collection Agency
Com Ed
P.O. 189
Carlisle, PA. 17013**

**Torres Credit
Commonwealth Edison
27 Fairview St 301
Carlisle, PA 17015**

**Truelogic Financial Corporation
MRC Receivables Corp
Sears
P.O. Box 4387
Englewood, CO 80155-4387**

**U-Haul Center of Alsip
11888 South Cicero Ave.
Alsip, IL. 60803**

**United Collect Bur Inc.
West Side Emergency Phys LLP
5620 Southwick Blvd
Toledo, OH 43614**

**Webb Chevrolet
12395 First America
Poway, CA 92064**

DEBTOR ACKNOWLEDGEMENT

THE UNDERSIGNED DEBTORS, being full advised, do hereby acknowledge as follows:

1. They have read their bankruptcy petition and schedules and exhibits and the same are true to the best of their knowledge and belief under penalties of perjury.
2. To the best of their knowledge, they have listed all their assets as shown on Schedules A and B and they have reviewed these schedules thoroughly.
3. They understand that in the event they become entitled to an inheritance or life insurance proceeds within 180 days after filing bankruptcy, that this would be an asset of the bankruptcy estate.
4. If the debtor is filing singularly but is married, in the event the debtor receives a marital property settlement within 180 days after filing bankruptcy, that this too is an asset of the bankruptcy estate.
5. Have either of the debtor transferred property over \$1,000 in value, at any one time, without adequate consideration, within 4 years prior to filing bankruptcy?

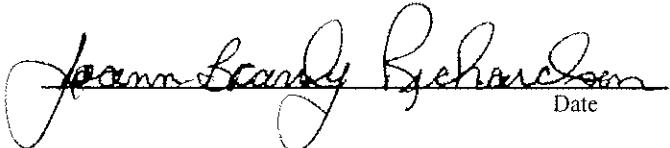
If yes, to whom, when, and what was the value of the property?

6. If you have a land contract for real estate or a Uniform Commercial Code UCC Financing Statement filed against you, please bring a copy of the recorded document to the 341 hearing.
7. If you own an automobile, mobile home or boat and the item is worth more than \$3,000, and if there is a lien on this item, please bring the title to the 341 meeting, or other evidence of lien perfection.
8. Do you have any claims pending or contemplated against anyone or any entity?

(Note if you fail to advise me of this, it is possible you will not be entitled to pursue any such claims!)

If yes, explain:

The Undersigned understand the above.



Date



Date

Illinois

Jesse White - Secretary of State

